IBM Docket No. FR920000012US1

In the United States Patent and Trademark Office
Patent Application Transmittal

Transmitted herewith for filing is the Patent Application of:

Inventors(s): Jacques Fieschi, Jean-Francois Le Pennec, Patrick Michel, and Patrick Roy

For: Method for Validating an Electronic Payment by a Credit/Debit Card

Assignee Name: International Business Machines Corporation

Assignee Residence: Armonk, New York

Enclosed are

9 pages of specification, including **8** claims, plus **2** sheets of *formal* drawings.

X An assignment to International Business Machines Corporation, Armonk, New York 10504.

X A certified copy of a/an **European (00480058.7)** application.

X Declaration and Power of Attorney.

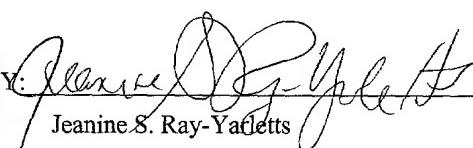PTO-1449 & references

X A return post card

Other:

Filing Fee Calculation (For Other Than Small Entity)

Basic Fee:						$710.00
Claims Fees:	Filed	Limit	Extra		Rate per Extra	
Total claims:	8	20	0		$18.00	$0.00
Independent claims:	1	3	0		$80.00	$0.00
X Multiple Dependent Claim Presented					$270.00	$270.00
					Total	**$980.00**

Please charge the Deposit Account identified below for the **Total** set forth above. The Commissioner is authorized to charge payment of any additional filing fees required under 37 CFR §1.16 and any patent application processing fees under 37 CFR §1.17 or to credit any overpayment to the identified account. A duplicate copy of this sheet is enclosed.

BY: _____
Jeanine S. Ray-Yarletts

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I hereby certify that I am depositing the papers identified above with the U.S. Postal Service "Express Mail Post Office to Address" service on the above date, addressed to the Assistant Commissioner for Patents, Washington, DC 20231

Dianne Lane

Attorney of Record Reg. No.   39,808

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